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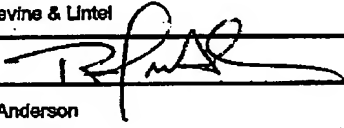
TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/045,219
	Filing Date	November 9, 2001
	First Named Inventor	Argenbright
	Art Unit	3624
	Examiner Name	Campan
	Attorney Docket Number	SILV.P01CIP
Total Number of Pages In This Submission		4

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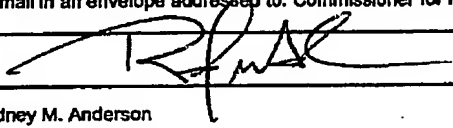
SEP 20 2005

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Anderson, Levine & Intel		
Signature			
Printed name	Rodney M. Anderson		
Date	20 September 2005	Reg. No.	31,939

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Argenbright

(SILV.P01CIP)

Conf. No. 3085

Serial No. 10/045,219

Group Art Unit: 3624

Filed: November 9, 2001

Examiner: Campen

For: Online Educational Trust Creation and Management

ELECTION

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the restriction requirement of September 8, 2006 in this application, Applicant provisionally elects Group II, claims 15 through 18, for prosecution in this case, with traverse.

Applicant respectfully traverses the restriction requirement. The basis of the restriction is that the inventions are unrelated as not disclosed as capable of use together, and having different modes of operation, different functions, or different effects. Applicant respectfully submits that the specification not only discloses these alleged invention groups as capable of use together, but in fact discloses these alleged invention groups as used together.

Attention is directed to Figures 1 through 3 of this application, together with the corresponding description in the specification,¹ which illustrate this interaction of the creation of a trust, the maintaining of an account for a beneficiary, the managing of an educational account, and the managing of assets, all within the same disclosed system. Given this description in the specification, it is difficult to conclude that these alleged inventive groups are not capable of use

together.² The assertion by the Examiner that these alleged invention groups are not disclosed as capable of use together is in error. And because the restriction requirement is based on this assertion, Applicant therefore respectfully submits that the restriction requirement is in error.

The Examiner further supported the restriction requirement on the basis that the alleged invention groups have acquired a separate status in the art as shown by their different classification. This assertion is belied by the classification of the invention groups stated in the paper itself, showing Groups I, II, and IV as all classified into the same class and subclass (705/35) as one another, while Group III is classified into the same class and a closely related subclass (705/36) as the other Groups. To the extent that the restriction requirement is based on different classifications, Applicant submits that the restriction requirement is in error.

For these reasons, Applicant traverses that restriction requirement in this case. Reconsideration is requested.

Applicant notes the renumbering of the claims, and appreciates the attention of the Examiner in that regard.

¹ Specification of S.N. 10/045,219, paragraphs [0065] through [0077].

² See also MPEP §806.04 for examples of what are not capable of use together. ("An article of apparel such as a shoe, and a locomotive bearing would be an example. A process of painting a house and a process of boring a well would be a second example.")

The Patent and Trademark Office is encouraged to contact the undersigned if any questions arise regarding this application. Favorable consideration of all claims in this case is respectfully requested.

Respectfully submitted,



Rodney M. Anderson

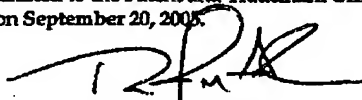
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Attorney for Applicant

Anderson, Levine & Lintel, L.L.P.
14785 Preston Road, Suite 650
Dallas, Texas 75254
(972) 664-9554

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Rodney M. Anderson
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